

Information to identify the case:

Debtor 1	<u>Santo Competiello Sr.</u>	Social Security number or ITIN	xxx-xx-6957
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tracey A. Competiello</u>	Social Security number or ITIN	xxx-xx-7904
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-25828-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Santo Competiello Sr.

Tracey A. Competiello

11/13/24

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Santo Competiello, Sr.
Tracey A. Competiello
Debtors

Case No. 19-25828-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 13, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Santo Competiello, Sr., Tracey A. Competiello, 300 Wilson Avenue, Lyndhurst, NJ 07071-3324
cr	+ Midfirst Bank, Duane Morris LLP, 30 S 17th Street, Philadelphia, PA 19103-4196
518412243	+ Catherine Andrews, 300 Wilson Avenue, Lyndhurst, NJ 07071-3324
518412247	+ Continental Finance Company/Tbom Contfin, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714-8099
518412251	+ First Nataional Bank/Legacy/CCS, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
518412261	+ New Jersey Imaging Network, 27695 Network Place, Chicago, IL 60673-1276
518412268	#+ Santo Competiello Jr., 300 Wilson Avenue, Lyndhurst, NJ 07071-3324

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518412238	+ EDI: SYNC	Nov 14 2024 01:33:00	Amazon/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518412239	^ MEBN	Nov 13 2024 20:50:14	Bank of America, PO Box 15047, Wilmington, DE 19850-5047
518412242	Email/Text: BKBCNMAIL@carringtonms.com	Nov 13 2024 20:52:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92806
518412246	Email/Text: cfcbackoffice@contfinco.com	Nov 13 2024 20:52:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
518412240	+ EDI: CAPITALONE.COM	Nov 14 2024 01:33:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518452797	+ EDI: AIS.COM	Nov 14 2024 01:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518506026	Email/PDF: bncnotices@becket-lee.com	Nov 13 2024 21:16:09	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518412241	+ EDI: SYNC	Nov 14 2024 01:33:00	Care Credit/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518412244	+ EDI: COMCASTCBLCENT	Nov 14 2024 01:33:00	Comcast of New Jersey, PO Box 840, Newark, NJ 07101-0840

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518412245	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518412249	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 13 2024 21:16:19	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518412248	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 13 2024 21:16:17	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518412250	EDI: DISCOVER	Nov 14 2024 01:33:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518420757	EDI: DISCOVER	Nov 14 2024 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518412252	+ EDI: AMINFOFP.COM	Nov 14 2024 01:33:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518412254	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	HSN/Comenity Capital Bank, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518412253	^ MEBN	Nov 13 2024 20:54:05	Hackensack Meridian Health, Hackensack University Medical Center, PO Box 8505, Pompano Beach, FL 33075-8505
518412255	+ EDI: SYNC	Nov 14 2024 01:33:00	JC Penneys/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518524580	EDI: JEFFERSONCAP.COM	Nov 14 2024 01:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518412256	EDI: JPMORGANCHASE	Nov 14 2024 01:33:00	JP Morgan Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518412257	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 13 2024 20:52:00	Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
518573726	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2024 21:02:45	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518573727	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2024 21:16:06	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518473333	Email/PDF: resurgentbknotifications@resurgent.com	Nov 13 2024 21:16:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518412258	+ EDI: LENDNGCLUB	Nov 14 2024 01:33:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
519166872	+ EDI: AISMIDFIRST	Nov 14 2024 01:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518412259	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 13 2024 20:53:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2710
518412260	+ Email/PDF: bankruptcy_prod@navient.com	Nov 13 2024 21:16:45	Navient/Sallie Mae, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518429956	+ EDI: AGFINANCE.COM	Nov 14 2024 01:33:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518412262	+ EDI: AGFINANCE.COM	Nov 14 2024 01:33:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
518412264	+ EDI: SYNC	Nov 14 2024 01:33:00	PC Richards & Son/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518755798	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, PO Box

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			41067, Norfolk, VA 23541
518523716	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518523857	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518523723	EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
518412263	+ EDI: SYNC	Nov 14 2024 01:33:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
518412265	+ EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recover Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
518464885	+ EDI: JEFFERSONCAP.COM	Nov 14 2024 01:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518412266	+ EDI: SYNC	Nov 14 2024 01:33:00	QVC/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518516412	EDI: Q3G.COM	Nov 14 2024 01:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518516413	EDI: Q3G.COM	Nov 14 2024 01:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518412267	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Roamans/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518412269	+ Email/Text: bankruptcy@sw-credit.com	Nov 13 2024 20:54:50	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
518519754	^ MEBN	Nov 13 2024 20:51:26	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518413827	^ MEBN	Nov 13 2024 20:51:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518431838	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Nov 13 2024 21:02:37	U.S.Dept. of HUD, 4511 7th Street S.W., Washington, DC 20410-0001
518428562	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 13 2024 20:54:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518412271	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 13 2024 20:54:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
518412270	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Ulta/Comenity Bk, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518509011	+ EDI: AIS.COM	Nov 14 2024 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518412272	+ EDI: SYNC	Nov 14 2024 01:33:00	Walmart/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518412273	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Wayfair/Comenity Bank, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518412274	EDI: WFNNB.COM	Nov 14 2024 01:33:00	World Financial Network Nat Bk, PO Box 18212, Columbus, OH 43218

TOTAL: 55

BYPASSED RECIPIENTS

District/off: 0312-2

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519166873	*+	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519770215	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518755799	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519770216	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Mortgage dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marguerite Mounier-Wells	on behalf of Debtor Santo Competiello Sr. marguerite.wells@live.com, mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Marguerite Mounier-Wells	on behalf of Joint Debtor Tracey A. Competiello marguerite.wells@live.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Joint Debtor Tracey A. Competiello fitz2law@gmail.com nadiainancial@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Santo Competiello Sr. fitz2law@gmail.com, nadiainancial@gmail.com
Stuart I. Seiden	on behalf of Creditor Midfirst Bank siseiden@duanemorris.com lamahon@duanemorris.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9